

UNITED STATES DISTRICT COURT  
SOUTHERN DISTRICT OF NEW YORK

LOLITA CABRERA,

Plaintiff,

-against-

FREEDOM MORTGAGE CORPORATION and  
MORTGAGE ELECTRONIC REGISTRATIONS  
INC.,

Defendants.

Case No. 23-cv-10556 (JLR)

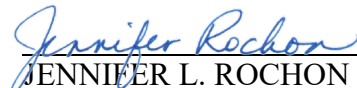
**ORDER**

JENNIFER L. ROCHON, United States District Judge:

Defendants Freedom Mortgage Corporation and Mortgage Electronic Registrations Inc. were served with the summons and complaint on December 5, 2023; the deadline to answer or otherwise respond to the complaint was December 26, 2023. ECF Nos. 3-4. On January 10, 2024, after the deadline to answer had lapsed, Defendants filed an answer. ECF No. 16. Plaintiff does not consent to a late answer being filed. *See* ECF No. 17 ¶¶ 8-10. Accordingly, Defendant shall file a letter (not to exceed three pages) by February 5, 2024 that explains why, under the standards set forth in *Enron Oil Corp. v. Diakuhara*, 10 F.3d 90, 96 (2d Cir. 1993), a belated answer is permissible, and why a default judgment should not be entered. *Liang v. Home Reno Concepts, LLC*, 803 F. App'x 444, 446 n.2 (2d Cir. 2020). The Clerk of Court is respectfully directed to send a copy of this Order to *pro se* Plaintiff at 21divisionent@gmail.com and to her address at 4111 Bronxwood Avenue, Bronx, NY 10466.

Dated: January 29, 2024  
New York, New York

SO ORDERED.

  
JENNIFER L. ROCHON  
United States District Judge